The Southern Agency
Insurance & Bonds

ALCOHOL SERVICE AND GUEST OPERATIONS

Alcohol service can lead to dram-shop claims.

You serve drinks and may offer food or entertainment. Alcohol-service claims, crowd incidents, physical damage and cash losses need terms matching the actual activities and hours.

RISKS WORTH DISCUSSING

01 **Dram-shop liquor liability claims**

02 **Assault and crowd-related incidents**

03 **Patron slips and glassware injuries**

Scan to get a quote today

Or call
800-777-1872

BAR AND PUB INSURANCE

Coverage worth discussing

Liquor liability
Covered liability from accepted alcohol-service activities.

General liability
Covered patron injury claims under accepted premises terms.

Commercial property
Insured bar assets and declared stock after covered damage.

Crime insurance
Defined employee theft or robbery involving insured assets.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 **Listen**
We review your operations, coverage and past claims.

02 **Assess**
We look at hazards and ways to reduce risk.

03 **Build**
We compare carriers, premiums and audit terms.

04 **Support**
We revisit coverage as your work changes.

SCAN TO
Read the full guide

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TheSouthernAgency.com